

# Exhibit O:

Personal &amp; Confidential

Date Generated May 16, 2023

Report Number 0673-0083-19

## About Dispute Results

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

## Here are your results

### JPMCB CARD

Account • 464018XXXXXXXXXX

Information on this item has been updated. Please review your report for the details.

You can contact JPMCB CARD at PO BOX 15369, WILMINGTON, DE 19850 or (800) 945-2000



Updated



### After your dispute



#### Account Info

Account Name	JPMCB CARD	Balance	\$9,772
Account Number	464018XXXXXXXXXX	Balance Updated	05/16/2023
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	02/03/2009	Original Balance	\$8,000
Status	Account charged off. \$9,772 written off. \$9,772 past due as of May 2023.	Highest Balance	\$9,772
Status Updated	07/2021	Terms	-
		On Record Until	Sep 2027



#### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CO	CO	CO	CO	CO	-	-	-	-	-	-	-
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met 30 Past due 30 days  
60 Past due 60 days 90 Past due 90 days  
120 Past due 120 days 150 Past due 150 days  
180 Past due 180 days CO Charge off

**Payment history guide**

Charge Off as of May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Jun 2021	\$9,772	\$256	\$0 on 11/17/2020
May 2021	\$9,614	\$283	\$0 on 11/17/2020

**Additional info**

Between May 2021 and Jun 2021, your credit limit/high balance was \$8,000

**Contact Info**

Address PO BOX 15369,  
WILMINGTON DE 19850

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**Reinvestigation Info**

This item was updated from our processing of your dispute in May 2023.

**Before your dispute****Account Info**

Account Name	JPMCB CARD	Balance	\$9,772
Account Number	464018XXXXXXXXXX	Balance Updated	07/21/2021
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	02/03/2009	Original Balance	\$8,000
Status	Account charged off. \$9,772 written off. \$9,772 past due as of Jul 2021.	Highest Balance	\$9,772
		Terms	-
Status Updated	07/2021	On Record Until	Sep 2027

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	30	60	90	120	150	180	CO	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	✓	✓	✓	✓	✓
✓	Current / Terms met			30	Past due 30 days							
60	Past due 60 days			90	Past due 90 days							
120	Past due 120 days			150	Past due 150 days							
180	Past due 180 days			CO	Charge off							

**Payment history guide**

Charge Off as of Jul 2021

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**Contact Info**

Address PO BOX 15369,  
WILMINGTON DE 19850

**Comment****Current:**

None

**Previous:**

Account closed at credit grantor's request.

Mar 2021 to Jun 2021

If the reinvestigation does not resolve your dispute, you have the right to add a statement of up to 100 words to your file disputing the accuracy or completeness of the information.



- If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- You have a right to contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You have a right to provide us additional information or documents about your dispute. Experian's online Dispute Center lets you easily add any pertinent documentation to a dispute. You can add documentation online when logged in on your computer or via a mobile device. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas, 75013.
- You have a right to file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. You may submit a complaint to the Consumer Financial Protection Bureau at [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint) or by mail at Consumer Financial Protection Bureau, PO Box 4503, Iowa City, IA 52244.

**If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement**, you have a right to request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland, or New York.) If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment, or apartment rental.

**If interested, you have a right to also request a description of how the reinvestigation was conducted** along with the business name, address, and telephone number (if reasonably available) of the furnisher of information.

**Thank you for helping ensure the accuracy of your credit information.** For frequently asked questions about your credit report, please visit [experian.com/consumerfaqs](http://experian.com/consumerfaqs). If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

## **Know Your Rights**

### **Fair Credit Reporting Act (FCRA)**

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.*

#### **A Summary of Your Rights Under the Fair Credit Reporting Act.**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

**You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide

proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

**You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more Information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

#### Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.



A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:**

**FOR QUESTIONS OR CONCERNS REGARDING:**

**PLEASE CONTACT:**

**1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

**a.** Bureau of Consumer  
Financial Protection  
1700 G Street NW  
Washington, DC 20552

**b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

**b.** Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580

**2.** To the extent not included in item 1 above:

**a.** Office of the Comptroller of  
the Currency  
Customer Assistance Group  
P.O. Box 53570  
Houston, TX 77052

**b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

**b.** Federal Reserve Consumer  
Help Center  
PO Box 1200  
Minneapolis, MN 55480

**c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

**c.** Division of Depositor and  
Consumer Protection  
National Center for Consumer  
and Depositor Assistance  
Federal Deposit Insurance  
Corporation  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**d.** Federal Credit Unions

**d.** National Credit Union  
Administration  
Office of Consumer Financial  
Protection  
1775 Duke Street  
Alexandria, VA 22314

**3.** Air carriers

Assistant General Counsel for  
Office of Aviation Consumer  
Protection  
Department of Transportation  
1200 New Jersey Avenue SE  
Washington, DC 20590

- |  |  |
|--|--|
| 4. Creditors Subject to Surface Transportation Board   | Office of Public Assistance,<br>Governmental Affairs, and<br>Compliance<br>Surface Transportation Board<br>395 E Street SW<br>Washington, DC 20423                               |
| 5. Creditors Subject to Packers and Stockyards Act   | Nearest Packers and<br>Stockyards Division Regional<br>Office  |
| 6. Small Business Investment Companies   | Associate Administrator, Office<br>of Capital Access<br>United States Small Business<br>Administration<br>409 Third Street SW, Suite 8200<br>Washington, DC 20416                |
| 7. Brokers and Dealers   | Securities and Exchange<br>Commission<br>100 F Street NE<br>Washington, DC 20549   |
| 8. Federal Land Banks, Federal Land Bank Associations,<br>Federal Intermediate Credit Banks, and Production Credit<br>Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090  |
| 9. Retailers, Finance Companies, and All Other Creditors<br>Not Listed Above   | FTC Regional Office for region<br>in which the creditor operates<br>or Federal Trade Commission:<br>Consumer Response Center -<br>FCRA<br>Washington, DC 20580<br>(877) 382-4357 |

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)



